

EASTERN VIRGINIA BANKSHARES, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2626691	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,075	\$1,027	-4.5%	
Loans	\$685	\$657	-4.0%	
Construction & development	\$55	\$38	-30.9%	
Closed-end 1-4 family residential	\$239	\$218	-8.6%	
Home equity	\$100	\$100	0.1%	
Credit card	\$0	\$0		
Other consumer	\$16	\$14	-16.1%	
Commercial & Industrial	\$42	\$42	1.8%	
Commercial real estate	\$192	\$201	5.1%	
Unused commitments	\$99	\$103	3.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$96	\$90	-5.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$181	\$180	-0.6%	
Cash & balances due	\$48	\$20	-58.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$969	\$920	-5.0%	
Deposits	\$843	\$870	3.2%	
Total other borrowings	\$120	\$45	-62.7%	
FHLB advances	\$118	\$42	-64.3%	
Equity				
Equity capital at quarter end	\$106	\$107	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$13	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.4%	--	
Tier 1 risk based capital ratio	12.1%	12.7%	--	
Total risk based capital ratio	13.3%	14.0%	--	
Return on equity ¹	4.1%	9.6%	--	
Return on assets ¹	0.4%	0.9%	--	
Net interest margin ¹	3.5%	4.0%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	171.3%	134.0%	--	
Loss provision to net charge-offs (qtr)	33.1%	12.4%	--	
Net charge-offs to average loans and leases ¹	1.5%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	2.4%	1.2%	0.0%	0.1%
Closed-end 1-4 family residential	2.6%	2.6%	0.6%	0.2%
Home equity	0.4%	0.7%	0.4%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	1.2%	0.2%	0.1%
Commercial & Industrial	0.9%	0.7%	0.5%	0.2%
Commercial real estate	1.8%	1.5%	0.5%	0.9%
Total loans	1.7%	1.7%	0.4%	0.4%